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IBM Technical Disclosure Bulletins

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DATE: Friday, February 20, 2004 [Printable Copy](#) [Create Case](#)

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<u>L43</u>	((consum\$ or absorb\$ or cover\$) with differ\$ with pric\$) and @ad<=19990125	162	<u>L43</u>
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<i>DB=PGPB,EPAB,JPAB,DWPI,TDBD; THES=ASSIGNEE; PLUR=YES; OP=OR</i>			
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☐ 1. Document ID: US 5394324 A, JP 07198192 A

Using default format because multiple data bases are involved.

L47: Entry 1 of 1

File: DWPI

Feb 28, 1995

DERWENT-ACC-NO: 1995-106433

DERWENT-WEEK: 199514

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TITLE: Auction-based control system for building energy-source - uses resource distribution faulty for distributing resource among a number of sectors based on fraction calculated for each sector

INVENTOR: CLEARWATER, S H

PRIORITY-DATA: 1993US-0163061 (December 8, 1993)

PATENT-FAMILY:

PUB-NO	PUB-DATE	LANGUAGE	PAGES	MAIN-IPC
US 5394324 A	February 28, 1995		011	G06F015/20
JP 07198192 A	August 1, 1995		008	F24F011/053

INT-CL (IPC): F24 F 3/00; F24 F 11/053; G06 F 15/20

Full	Title	Citation	Front	Review	Classification	Date	Reference	Abstract	Claims	KWIC	Draw Data
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Terms	Documents
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L47: Entry 1 of 1

File: DWPI

Feb 28, 1995

DERWENT-ACC-NO: 1995-106433

DERWENT-WEEK: 199514

COPYRIGHT 2004 DERWENT INFORMATION LTD

TITLE: Auction-based control system for building energy-source - uses resource distribution faulty for distributing resource among a number of sectors based on fraction calculated for each sector

Basic Abstract Text (1):

yt
→ An apparatus for efficiently distributing a resource among a number of sectors, each sector receiving a fraction of a total supplied amount of the resource. The apparatus comprises resource distribution means for distributing the resource among the sectors based on the fraction calculated for each respective sector. Consumer demand means for measuring a first value representative of an actual amount of the resource supplied to each respective sector, and for determining a second value representative of a desired amount of the resource desired by each respective sector. Also included are difference means for computing a third value representative of a relationship between the first value of each sector and the second value of each sector, transmitting means for transmitting a first signal representative of the third value to an auctioning means, and auctioning means for receiving the first signal from each of the sectors, for consummating a sale by comparing an auction price with at least one of the buy bid and the sell bid, for each of the sectors, and for generating second signals when the sale is consummated.

Basic Abstract Text (2):

USE/ADVANTAGE - Distribution of thermal resources in a building, as based on computerised auction.

PF Publication Date (1):

19950228

PF Publication Date (2):

19950801

Standard Title Terms (1):

AUCTION BASED CONTROL SYSTEM BUILD ENERGY SOURCE RESOURCE DISTRIBUTE FAULT
DISTRIBUTE RESOURCE NUMBER SECTOR BASED FRACTION CALCULATE SECTOR

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L45: Entry 13 of 13

File: USPT

May 12, 1998

DOCUMENT-IDENTIFIER: US 5752237 A

**** See image for Certificate of Correction ****

TITLE: Method and apparatus for providing professional liability coverage

Application Filing Date (1):

19950518

Detailed Description Text (35):

The right secured by the provider to deliver the shares at the starting price usually also carries with it the obligation to do so. That would certainly be the case if the mechanism used were the short sale described above. The provider may find itself in a difficult situation at the end of the coverage period if there has been no liability triggering event and, through the normal course of events, the price of the portfolio has increased. Because there was no triggering event, the provider will not have acquired the shares from the covered party and will have to acquire them on the open market at the new higher price. To avoid that situation, the provider, as part of securing the right to deliver the securities could also secure the right to acquire the securities at the starting price or some other predetermined buying price. For example, the provider could purchase a simple call option to buy the required securities on the ending date of the coverage period at the starting price or other buying price. The cost of the option, as well as any differential between the starting price and the buying price, could be passed on to the covered party as part of the fee or "premium" for coverage.

Detailed Description Text (62):

In FIG. 1, which shows a first preferred embodiment of apparatus according to the invention, system 10 includes a computer 11 comprising a central processing unit ("CPU") 20, a working memory 22 which may be, e.g., RAM (random-access memory) or "core" memory, mass storage memory 24 (such as one or more disk drives or CD-ROM drives), one or more cathode-ray tube ("CRT") display terminals 26, one or more keyboards 28, one or more input lines 30, and one or more output lines 40, all of which are interconnected by a conventional bidirectional system bus 50.

First Hit Fwd Refs



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L45: Entry 12 of 13

File: USPT

Dec 22, 1998

US-PAT-NO: 5852808

DOCUMENT-IDENTIFIER: US 5852808 A

**** See image for Certificate of Correction ****

TITLE: Method and apparatus for providing professional liability coverage

DATE-ISSUED: December 22, 1998

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Cherny; Julius	Monsey	NY		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Mottola Cherny & Associates, Inc.	New York	NY			02

APPL-NO: 08/ 420364 [PALM]

DATE FILED: April 11, 1995

INT-CL: [06] G06 F 157/00

US-CL-ISSUED: 705/4

US-CL-CURRENT: 705/4

FIELD-OF-SEARCH: 364/401, 364/406, 395/204, 395/201, 705/1, 705/4, 705/8, 705/10

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

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PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/> <u>4856788</u>	August 1989	Fischel	273/256

OTHER PUBLICATIONS

Dantzig, G.B., Linear Programming Extensions (Princeton University Press, Princeton, New Jersey, 1963), pp. 499-513.

Fama, E.F., Foundations of Finance: Portfolio Decisions and Securities Prices (Basic Books, Inc., New York, 1976), pp. 260-270.

Fisz, M., Probability Theory and Mathematical Statistics (Robert E. Krieger Publishing Company, Malabar, Florida, 1963), pp. 89-91.

Johnson, R.A., et al., Applied Multivariate Statistical Analysis (Prentice-Hall, Inc., Englewood Cliffs, New Jersey, 1992), pp. 140-145.

Markowitz, H.M., Portfolio Selection: Efficient Diversification of Investments (John Wiley & Sons, Inc., New York, 1959), pp. 407-419.
Strang, G., Introduction to Applied Mathematics (Wellesley-Cambridge Press, Wellesley, Massachusetts, 1986), pp. 96-107.
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Yamane, T., Mathematics for Economists: An Elementary Survey (Prentice-Hall, Inc., Englewood Cliffs, New Jersey, 2nd ed. 1968), pp. 196-221, 472-493.
"Luxembourg: Office du Ducroire (ODL)", Project & Trade Finance World Export Credit Guide pp. 82-84 Sep. 1994.

ART-UNIT: 271

PRIMARY-EXAMINER: Hayes; Gail O.

ASSISTANT-EXAMINER: Poinvil; Frantzy

ATTY-AGENT-FIRM: Fish & Neave Ingerman; Jeffrey H.

ABSTRACT:

A system and method are provided that, in the case of professionals having large numbers of publicly traded corporate clients, are able to use the relative probabilities of different ones of those clients suffering a professional liability triggering event and the likely relative impact of such an event on different clients, to provide professional liability coverage at either lower cost to the professional or higher profits to the provider. The right to deliver securities in the publicly traded client companies at any time during the coverage period, at the price in effect at the starting date, is secured. The covered professional or its insurer is granted the qualified right to sell those securities at the starting price. If the value of a company falls because of a professional liability triggering event, the covered party is allowed to exercise that right to sell. To exercise the right to sell, the party will be able to buy the securities at the then current reduced price, thus reaping as a gain substantially the amount of potential claims against it.

110 Claims, 6 Drawing figures

DOCUMENT-IDENTIFIER: US 5852808 A

**** See image for Certificate of Correction ****

TITLE: Method and apparatus for providing professional liability coverage

Application Filing Date (1):
19950411

Detailed Description Text (39):

The right secured by the provider to deliver the shares at the starting price usually also carries with it the obligation to do so. That would certainly be the case if the mechanism used were the short sale described above. The provider may find itself in a difficult situation at the end of the coverage period if there has been no liability triggering event and, through the normal course of events, the price of the portfolio has increased. Because there was no triggering event, the provider will not have acquired the shares from the covered party and will have to acquire them on the open market at the new higher price. To avoid that situation, the provider, as part of securing the right to deliver the securities could also secure the right to acquire the securities at the starting price or some other predetermined buying price. For example, the provider could purchase a simple call option to buy the required securities on the ending date of the coverage period at the starting price or other buying price. The cost of the option, as well as any differential between the starting price and the buying price, could be passed on to the covered party as part of the fee or "premium" for coverage.

Detailed Description Text (66):

In FIG. 1, which shows a first preferred embodiment of apparatus according to the invention, system 10 includes a computer 11 comprising a central processing unit ("CPU") 20, a working memory 22 which may be, e.g, RAM (random-access memory) or "core" memory, mass storage memory 24 (such as one or more disk drives or CD-ROM drives), one or more cathode-ray tube ("CRT") display terminals 26, one or more keyboards 28, one or more input lines 30, and one or more output lines 40, all of which are interconnected by a conventional bidirectional system bus 50.